WHEREAS, on the 15th day of March, 2007, Urura Mayers and Tshomba Mayers, executed a Deed of Trust to Fearnley & Califf, PLLC, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2695 at Page 323 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to U.S. Bank, National Assocation Successor Trustee to Bank of America, N.A. as Successor Trustee to LaSalle Bank, N.A., as Trustee for the Holders of the First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3460 at Page 613 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3621 at Page 356, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 10, Stonebridge Subdivision, First Revision, in Section 22, Township 2 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 86, Page 40, in the Chancery Clerk's Office of DeSoto County, MS.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 29th day of April, 2013.

BRADLEY P. JUNES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #13-00498

PUBLISH: 05/07/2013, 05/14/2013, 05/21/2013

WHEREAS, on the 28th day of June, 2007, Kenneth Barron, executed a Deed of Trust to Allen C. Dunstan, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2746 at Page 664 and re-recorded in Book 2905 at Page 128 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3176 at Page 553 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3176 at Page 551, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 202, Phase IV, Alexander Crossing P.R.D., situated in Section 27, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 98, Page 4 in the Chancery Clerk's Office of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 30th day of April 2013.

BRAILEY P. JONES
SUBSTITUTE TRUSTEE

5-28-13

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&É File #13-00982

PUBLISH: 05/07/2013, 05/14/2013, 05/21/2013

A&E #13-00982

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WHEREAS, on the 28th day of October, 2004, Christopher Milam and Wontasha Milam, executed a Deed of Trust to CTC Real Estate Services, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2107 at Page 52 thereof; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset Backed Certificates, Series 2004-12, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3332 at Page 749 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3622 at Page 303, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 70, Phase I, College Park Subdivision, in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 29th day of April, 2013.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

5-28-13

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #13-00777

PUBLISH: 05/07/2013, 05/14/2013, 05/21/2013

A&E #13-00777

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WHEREAS, on November 21, 2003, Damian T. Wigley and wife Mary C. Wigley, executed a deed of trust to J. Patrick Caldwell, Attorney at Law, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1880 at Page 76 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated November 1, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,363 at Page 166; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 28th day of May, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 9, Chamberlain Oaks Subdivision, situated in Section 14, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Pages 7-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 26th day of April, 2013.

John G. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11101293

PUBLISH: 05/02/2013, 05/09/2013, 05/16/2013, 05/23/2013

5/01/13 3:00:47 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 11, 2004, Jerry L. Porter, Sr. and Phyllis Y. Porter, executed a deed of trust to Atty. Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1993 at Page 361 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated May 18, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,447 at Page 381; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated September 18, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,510 at Page 46; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, GMAC Mortgage, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 28th day of May, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

All that certain Lot or parcel of land situated in the City of Horn Lake, County of DeSoto, State of Mississippi, and being more particularly described as follows:

Lot 178, Section A, in DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 7, Page 9, Chancery Clerk's office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Jerry L. Porter and wife, Phyllis Y. Porter by warranty deed from John F. Motz and wife, Carolyn M. Motz, dated 12/29/78, recorded 01/02/79, in Book 138, Page 299, in the Clerk of Chancery Court of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 29th day of April, 2013.

Underwood Law Firm PLLC SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr. Managing Member

Control #11121498

PUBLISH: 05/02/2013, 05/09/2013, 05/16/2013, 05/23/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE 4/30/13 4:06:13

WHEREAS, on October 15, 1999, William E. Caver and wife, Shannon Caver, excelled a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1159 at Page 764 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated March 28, 2013 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,618 at Page 118; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 28th day of May, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

2.73 acres (119,095 square feet) in the Northeast Quarter of Section 27, Township 3 South, Range 6 West in DeSoto County, Mississippi. Said property being Tract 3 of that property recorded in Deed Book 311, Page 124 in the Office of the Chancery Clerk, DeSoto County, Mississippi, and being described as follows:

Commencing at the Northeast Corner of Section 27, Township 3 South, Range 6 West, in DeSoto County, Mississippi; thence South 87 degrees 00 minutes 00 seconds West 578.36 feet along the North line of said Section 27 to a 1/2 inch

iron pipe and a tee post, said point being the Northwest Corner of said 2.73 acre plot and being the Point of Beginning; thence South 03 degrees 08 minutes 47 seconds East 377.92 feet along an old fence line to a 1/2 inch iron pipe and a tee post on the North R.O.W. line (being 30.00 feet from centerline) of Holly Springs Road; thence North 79 degrees 11 minutes 34 seconds East 74.95 feet along said R.O.W. line to point; thence continuing along the R.O.W. line North 75 degrees 07 minutes 01 seconds East 63.29 feet to a point; thence continuing along the R.O.W. line North 71 degrees 48 minutes 14 seconds East 222.22 feet to a 3/8 inch rebar and a tee post; thence North 06 degrees 59 minutes 26 seconds West 310.56 feet to a 3/8 inch rebar and a tee post on an old fence line; thence South 84 degrees 34 minutes 18 seconds West 330.28 feet along said fence line to the Point of Beginning.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 23rd day of April, 2013.

Underwood Law Firm PLLC SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr. Managing Member

Control #13030376

PUBLISH: 05/02/2013, 05/09/2013, 05/16/2013, 05/23/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 1st day of August, 2006 and acknowledged on the 1st day of August, 2006, Terry R. Taylor and Patricia A. Taylor, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2532 at Page 671; and

WHEREAS, on the 11th day of February, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3273 at Page 729; and

WHEREAS, on the 16th day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3276 at Page 607; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 13 Magnolia Manor Subdivision, situated in Sections 12 and 13, Township 3 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of April, 2013.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

/F11-0247

PUBLISH: 5-7-13/ 5-14-13/ 5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of April, 2005 and acknowledged on the 27th day of April, 2005, Valente C Prado aka Valente Prado, A Single Person and Jose A Prado, A Single Person, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2208 at Page 147; and

WHEREAS, on the 2nd day of June, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3449 at Page 171; and

WHEREAS, on the 3rd day of January, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3565 at Page 459; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 148, Section C, Phase III, Heritage Hills PUD Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 52, Pages 19-20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tr/F12-2738

PUBLISH: 5-7-13/ 5-14-13/ 5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of April, 1998 and acknowledged on the 28th day of April, 1998, Shane D. Wedge and wife, Jennifer M. Wedge, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 0993 at Page 0585; and

WHEREAS, on the 12th day of June, 1998, FT Mortgage Companies, a Kansas Corporation d/b/a First Tennessee Mortgage Company, Inc. assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1025 at Page 0279; and

WHEREAS, on the 25th day of November, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2970 at Page 609; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 281, Phase II, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 10 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of March, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

kpa/F08-3432

PUBLISH: 5-7-13 / 5-14-13 / 5-21-13

WHEREAS, on the 10th day of April, 2003, Pamela D. Saulsberry, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1698 at Page 46 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3525 at Page 62 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3624 at Page 76, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 247, Phase I, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 52, Page 16 in the Office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 29th day of April 2013.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #13-00941

PUBLISH: 05/07/2013, 05/14/2013, 05/21/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of November, 2002 and acknowledged on the 20th day of November, 2002, Georgia L. Ruhland, unmarried, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1612 at Page 0041; and

WHEREAS, on the 25th day of July, 2006 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2526 at Page 706; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 47, Section B, Country Village West Subdivision, Section 3, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 52, Page 41, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2013.

Engly Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F06-0681

PUBLISH: 5-7-13/5-14-13/5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of May, 2005 and acknowledged on the 27th day of May, 2005, Joseph Harris and Rebecca Harris, Husband and Wife, executed and delivered a certain Deed of Trust unto Charles A. Myers, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Realty Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2228 at Page 670; and

WHEREAS, on the 29th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3339 at Page 111; and

WHEREAS, on the 14th day of January, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3572 at Page 38; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 40, Alexander Place Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Pages 22-23 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-2643

PUBLISH: 5-7-13/5-14-13/5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of June, 2009 and acknowledged on the 25th day of June, 2009, Simmie Jones Jr., and wife, Petra L. Walker aka Petra W. Jones, as Tenants by the Entirety with Full Rights of Survivorship and Not as Tenants in Common, executed and delivered a certain Deed of Trust unto ReconTrust Company, Trustee for Bank of America, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3056 at Page 132; and

WHEREAS, the deed of trust appearing in Book 2676 at Page 432 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in DK T Book 3056 at Page 132 by subordination agreement appearing in the same land records in DK T Book 3056 at Page 145; and

WHEREAS, on the 1st day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3410 at Page 201; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein below is situated in the County of DeSoto, State of Mississippi, and is described as follows:

Lot 229, Area 6, Section B, Snowden Grove, P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 33-34, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The Warranty in this Deed is subject to rights of way and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

The Warranty in this Deed is further subject to restrictive covenants, easements and setback lines of record in Plat Book 100, Pages 33-34, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of April, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F11-0823

PUBLISH: 5-7-13/5-14-13/5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of July, 2004 and acknowledged on the 27th day of July, 2004, Eric C. Johnson and Tequa Johnson, Husband and Wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2038 at Page 0132; and

WHEREAS, on the 25th day of February, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2862 at Page 267; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 91, Phase 3, Forest Meadows, located in Section 8, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 84, Page 5-7, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F08-0637

PUBLISH: 5-7-13/5-14-13/5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of October, 2010 and acknowledged on the 26th day of October, 2010, Joseph P. Phillips, a single person, executed and delivered a certain Deed of Trust unto Henry H. Hyman, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3261 at Page 635; and

WHEREAS, on the 31st day of January, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3580 at Page 151; and

WHEREAS, on the 11th day of April, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3623 at Page 776; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of Lots 529 and 530, Section D, Buena Vista Lakes Subdivision, as shown on plat of record in Plat Book 5, Pages 40-43, Section 13, Township 4 South, Range 8 West, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi, and being more particularly described as follows:

Beginning at a point in the Southwest line of Little Dog Cove, said point being a common corner of Lots 530 and 531; thence Southeastwardly along said Southwest line a distance of 61.51 feet to a point; thence South 72 degrees 14 minutes 18 seconds West a distance of 109.81 feet to a point in the Northeast line of a lake; thence along said lake line, North 38 degrees 56 minutes 23 seconds West a distance of 151.08 feet to a point in Lot 531; thence along the line dividing Lots 530 and 531, South 79 degrees 44 minutes 21 seconds East a distance of 178.0 feet to the Point of Beginning.

This being the same property conveyed to Grantor by Last Will and Testament of Rosemary R. Phillips of record as Cause No. 10-10-2312 in the Chancery Court of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0568

PUBLISH: 5-7-13/5-14-13/5-21-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 4th day of January, 2006 and acknowledged on the 4th day of January, 2006, Ralph M. Cady aka Ralph Cady, and wife, Lorine H. Cady aka Lorine Cady, as tenants by the entirety with the full rights of survivorship, executed and delivered a certain Deed of Trust unto Netco, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Meritage Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2392 at Page 130; and

WHEREAS, on the 22nd day of October, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Meritage Mortgage, assigned said Deed of Trust unto Deutsche Bank National Trust Company, As Trustee For Morgan Stanley Home Equity Loan Trust 2006-3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3524 at Page 345; and

WHEREAS, on the 9th day of April, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3622 at Page 258; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 497 Section "B", Revised Southhaven Subdivision, in Section 23, Township 1 South, Range 8 West in DeSoto County, Mississippi, as shown by the plat recorded in Plat Book 2, Pages 14, 15, and 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

MAR

/F13-0515

PUBLISH: 5-7-13/5-14-13/5-21-13